

Information to identify the case:Debtor 1 **Joyce L. Parker**Social Security number or ITIN **xxx-xx-2862**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of New Jersey**Case number: **16-32387-JNP****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joyce L. Parker

2/24/17**By the court:** Jerrold N. Poslusny Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joyce L. Parker
 Debtor

Case No. 16-32387-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Joyce L. Parker, 462 Delsea Drive, Sewell, NJ 08080-9327
 cr +KINGSMEAD ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
 Suite 100, Mt. Laurel, NJ 08054-3437
 516514806 +Ashro, 1112 7th Ave, Monroe, WI 53566-1364
 516514808 +Bayhealth - Kent General, 640 S State St, Dover, DE 19901-3530
 516514811 +Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 516514812 +Cntry Door, Attn:Bankruptcy, Po Box 2830, Monroe, WI 53566-8030
 516514814 +Delmarva Emer Phys Llp, PMAB, LLC, 4135 South Stream Blvd Suite 400,
 Charlotte, NC 28217-4636
 516514815 +First Class Properties, 1641 E Lebanon Rd, Dover, DE 19901-5841
 516514817 +Merchants Credit Guide Co, 223 W Jackson Blvd, Chicago, IL 60606-6914
 516514818 +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 516514819 +Nordstrom Bank, 8502 East Princess Drive Suite 150, Scottsdale, AZ 85255-5488
 516514820 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road Suite 100,
 Mt. Laurel, NJ 08054-3437
 516514822 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 516514823 +South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530
 516514828 +Through The Country Door, PO Box 2830, Monroe, WI 53566-8030
 516514829 +Visa Dept Store National Bank/ Macy's, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 516514830 +Whirlpool/Kitchenaid, Kross/lieberman & Ston, 991 Aviation Pkwy Ste 30,
 Morrisville, NC 27560-8457

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 22:25:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 24 2017 22:25:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/Text: bankruptcy@southjerseyfcu.com Feb 24 2017 22:25:50
 South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530,
 Deptford, NJ 08096-0530
 516514805 +EDI: AARGON.COM Feb 24 2017 22:18:00 Aargon Agency Inc, 8668 Spring Mountain Rd,
 Las Vegas, NV 89117-4132
 516514807 +EDI: TSYS2.COM Feb 24 2017 22:18:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 516514809 +E-mail/Text: bankruptcy@cavps.com Feb 24 2017 22:25:56 Calvalry Portfolio Service,
 500 Summit Lake Drive suite 400, Valhalla, NY 10595-2322
 516514810 +EDI: CHASE.COM Feb 24 2017 22:18:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 516514813 +EDI: WFNNB.COM Feb 24 2017 22:18:00 Comenity Capital Bank/HSN, Po Box 182125,
 Columbus, OH 43218-2125
 516514816 EDI: RMSC.COM Feb 24 2017 22:18:00 GE Capital Retail Bank, PO Box 965004,
 Orlando, FL 32896-5004
 516514821 EDI: PRA.COM Feb 24 2017 22:18:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541
 516514824 +EDI: STFC.COM Feb 24 2017 22:18:00 Square One Financial/Cach Llc, 4340 S Monaco St,
 2nd Floor, Denver, CO 80237-3485
 516514825 +EDI: RMSC.COM Feb 24 2017 22:18:00 Synch/Lord & Taylor, Po Box 103104,
 Roswell, GA 30076-9104
 516514826 +EDI: RMSC.COM Feb 24 2017 22:18:00 Synchrony Bank, Po Box 965064,
 Orlando, FL 32896-5064
 516514827 +EDI: TDBANKNORTH.COM Feb 24 2017 22:18:00 TD Bank, N.A., Attn: Bankruptcy,
 32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Feb 24, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor KINGSMEAD ASSET HOLDING TRUST dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net
Joseph J. Rogers on behalf of Debtor Joyce L. Parker jjresq@comcast.net, jjresql@comcast.net
Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union
ecf.rjmalloylaw@gmail.com

TOTAL: 4